

| | | | |
|---------------------------------|--|-------------------------------|---|
| <i>SERFF Tracking Number:</i> | <i>AMGN-126197829</i> | <i>State:</i> | <i>Arkansas</i> |
| <i>Filing Company:</i> | <i>American General Life Insurance Company</i> | <i>State Tracking Number:</i> | <i>42705</i> |
| <i>Company Tracking Number:</i> | <i>SATRF410</i> | | |
| <i>TOI:</i> | <i>L04I Individual Life - Term</i> | <i>Sub-TOI:</i> | <i>L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium</i> |
| <i>Product Name:</i> | <i>SAT Rate File 09</i> | | |
| <i>Project Name/Number:</i> | <i>/</i> | | |

Filing at a Glance

Company: American General Life Insurance Company

Product Name: SAT Rate File 09

SERFF Tr Num: AMGN-126197829 State: Arkansas

TOI: L04I Individual Life - Term

SERFF Status: Closed-Filed-
Closed

State Tr Num: 42705

Sub-TOI: L04I.103 Renewable - Single Life -
Fixed/Indeterminate Premium

Co Tr Num: SATRF410

State Status: Filed-Closed

Filing Type: Form

Author: Luis Cardozo

Reviewer(s): Linda Bird

Date Submitted: 06/19/2009

Disposition Date: 06/22/2009

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Authorized

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 06/22/2009

Explanation for Other Group Market Type:

State Status Changed: 06/22/2009

Deemer Date:

Created By: Luis Cardozo

Submitted By: Luis Cardozo

Corresponding Filing Tracking Number:

Filing Description:

Re: 2009 Premium Rate Change Filing for Form 07007

Enclosed please find revised premium rates for the Form 07007 which features 17 level death benefit term plans with fully guaranteed level premiums for the first 10, 15 through 30 years, with coverage to expire at age 95. The form was approved on 3-13-2007.

The level premium rates have changed. We are sending revised specification pages for the 10 year term plan with a

SERFF Tracking Number: AMGN-126197829 State: Arkansas
 Filing Company: American General Life Insurance Company State Tracking Number: 42705
 Company Tracking Number: SATRF410
 TOI: L04I Individual Life - Term Sub-TOI: L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium

Product Name: SAT Rate File 09
 Project Name/Number: /

consolidated actuarial memorandum for all 17 plans.

Should there be any further question or requirements please contact me at 800-247-8837 extension 2465 or e-mail at luis_cardozo@aigag.com.

Company and Contact

Filing Contact Information

Luis Cardozo, luis.cardozo@aglife.com
 2929 Allen Parkway 713-831-2465 [Phone]
 Mail Stop A38-40 713-342-7550 [FAX]
 Houston, TX 77019

Filing Company Information

American General Life Insurance Company CoCode: 60488 State of Domicile: Texas
 2727-A Allen Parkway Group Code: 12 Company Type:
 Houston, TX 77019 Group Name: AIG State ID Number:
 (713) 831-3508 ext. [Phone] FEIN Number: 25-0598210

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? Yes
 Fee Explanation:
 Per Company: No

| COMPANY | AMOUNT | DATE PROCESSED | TRANSACTION # |
|---|---------|----------------|---------------|
| American General Life Insurance Company | \$50.00 | 06/19/2009 | 28693471 |

| | | | |
|--------------------------|---|------------------------|---|
| SERFF Tracking Number: | AMGN-126197829 | State: | Arkansas |
| Filing Company: | American General Life Insurance Company | State Tracking Number: | 42705 |
| Company Tracking Number: | SATRF410 | | |
| TOI: | L04I Individual Life - Term | Sub-TOI: | L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium |
| Product Name: | SAT Rate File 09 | | |
| Project Name/Number: | / | | |

Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|--------------|------------|------------|----------------|
| Filed-Closed | Linda Bird | 06/22/2009 | 06/22/2009 |

| | | | |
|---------------------------------|--|-------------------------------|---|
| <i>SERFF Tracking Number:</i> | <i>AMGN-126197829</i> | <i>State:</i> | <i>Arkansas</i> |
| <i>Filing Company:</i> | <i>American General Life Insurance Company</i> | <i>State Tracking Number:</i> | <i>42705</i> |
| <i>Company Tracking Number:</i> | <i>SATRF410</i> | | |
| <i>TOI:</i> | <i>L04I Individual Life - Term</i> | <i>Sub-TOI:</i> | <i>L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium</i> |
| <i>Product Name:</i> | <i>SAT Rate File 09</i> | | |
| <i>Project Name/Number:</i> | <i>/</i> | | |

Disposition

Disposition Date: 06/22/2009

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

| | | | |
|---------------------------------|--|-------------------------------|---|
| <i>SERFF Tracking Number:</i> | <i>AMGN-126197829</i> | <i>State:</i> | <i>Arkansas</i> |
| <i>Filing Company:</i> | <i>American General Life Insurance Company</i> | <i>State Tracking Number:</i> | <i>42705</i> |
| <i>Company Tracking Number:</i> | <i>SATRF410</i> | | |
| <i>TOI:</i> | <i>L04I Individual Life - Term</i> | <i>Sub-TOI:</i> | <i>L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium</i> |

Product Name: *SAT Rate File 09*

Project Name/Number: */*

| Schedule | Schedule Item | Schedule Item Status | Public Access |
|----------------------------|--------------------------------|-----------------------------|----------------------|
| Supporting Document | Flesch Certification | | No |
| Supporting Document | Application | | No |
| Supporting Document | Life & Annuity - Acturial Memo | | No |
| Form | policy specifications | | Yes |

| | | | |
|--------------------------|---|------------------------|---|
| SERFF Tracking Number: | AMGN-126197829 | State: | Arkansas |
| Filing Company: | American General Life Insurance Company | State Tracking Number: | 42705 |
| Company Tracking Number: | SATRF410 | | |
| TOI: | L04I Individual Life - Term | Sub-TOI: | L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium |
| Product Name: | SAT Rate File 09 | | |
| Project Name/Number: | / | | |

Form Schedule

Lead Form Number: 07007-410 Rev0108

| Schedule Item Status | Form Number | Form Type | Form Name | Action | Action Specific Data | Readability | Attachment |
|----------------------|-------------------|----------------|-----------------------|---------|----------------------|-------------|---|
| | 07007-410 Rev0108 | Schedule Pages | policy specifications | Initial | | | 07007_SELE CT_A_TERM _10Y_AR_CT _MS_NC.pdf |

POLICY SPECIFICATIONS

| | | | |
|--------------------|------------------------|---------------|------------------|
| Insured | [John Doe] | Policy Number | [123456] |
| Face Amount | [\$300,000] | Date of Issue | [August 1, 2009] |
| Sex | [Male] | Age at Issue | [35] |
| Underwriting Class | [Standard Non-Tobacco] | | |

SCHEDULE OF BENEFITS AND PREMIUMS

| Benefits | Benefit Amounts | Annual Premium | Level Premium Period |
|------------------------------|-----------------|----------------|----------------------|
| Life Insurance | [\$300,000] | [\$134.00] | 10 Years* |
| Policy Fee | | [\$65.00] | |
| Total Initial Annual Premium | | [\$199.00] | |

Premiums payable other than annually are equal to a percentage of the annual premium and include additional premium charges. These percentages are shown on page 4. Premiums for this policy are initially payable at [Annual] intervals. The first [Annual] premium is [\$199.00.]

*Annual renewal premiums are shown in the Table of Premiums on page 4. On the [tenth] policy anniversary and any later policy anniversary We have a right to change the premium. See the Right To Change Premium provision.

Expiry Dates. The Initial Expiry Date is [August 1, 2019.] Subsequent expiry dates will occur at the end of each one year renewable term period. The Final Expiry Date is [August 1, 2069.]

Conversion Option. This policy may be exchanged for a new policy as specified in the Conversion Option provision. This option is available until the [tenth] policy anniversary, provided the insured is age 70 or less on the date of exchange.

Re-Entry Option. This policy may be exchanged for a new policy as specified in the Re-Entry Option provision. This option is available only on the [tenth] policy anniversary, provided that a renewable level term policy is available at the attained age of the insured at re-entry.

TABLE OF PREMIUMS

| Policy Year | Current Annual Life Insurance Premium | Maximum Annual Life Insurance Premium | Policy Year | Current Annual Life Insurance Premium | Maximum Annual Life Insurance Premium |
|-------------|---------------------------------------|---------------------------------------|-------------|---------------------------------------|---------------------------------------|
| 1-10 | \$199.00 | \$199.00 | 36 | \$7,149.00 | \$8,066.00 |
| 11 | \$682.00 | \$866.00 | 37 | \$7,723.00 | \$8,849.00 |
| 12 | \$739.00 | \$941.00 | 38 | \$8,744.00 | \$9,884.00 |
| 13 | \$805.00 | \$1,025.00 | 39 | \$9,655.00 | \$10,970.00 |
| 14 | \$839.00 | \$1,070.00 | 40 | \$10,585.00 | \$12,116.00 |
| 15 | \$885.00 | \$1,130.00 | 41 | \$12,647.00 | \$13,364.00 |
| 16 | \$940.00 | \$1,202.00 | 42 | \$14,657.00 | \$14,657.00 |
| 17 | \$1,010.00 | \$1,292.00 | 43 | \$16,157.00 | \$16,157.00 |
| 18 | \$1,101.00 | \$1,412.00 | 44 | \$17,903.00 | \$17,903.00 |
| 19 | \$1,201.00 | \$1,541.00 | 45 | \$19,910.00 | \$19,910.00 |
| 20 | \$1,331.00 | \$1,712.00 | 46 | \$22,088.00 | \$22,088.00 |
| 21 | \$1,486.00 | \$1,913.00 | 47 | \$24,554.00 | \$24,554.00 |
| 22 | \$1,671.00 | \$2,120.00 | 48 | \$27,101.00 | \$27,101.00 |
| 23 | \$1,901.00 | \$2,345.00 | 49 | \$29,822.00 | \$29,822.00 |
| 24 | \$2,110.00 | \$2,531.00 | 50 | \$32,825.00 | \$32,825.00 |
| 25 | \$2,354.00 | \$2,747.00 | 51 | \$36,158.00 | \$36,158.00 |
| 26 | \$2,660.00 | \$3,020.00 | 52 | \$39,842.00 | \$39,842.00 |
| 27 | \$3,035.00 | \$3,350.00 | 53 | \$43,829.00 | \$43,829.00 |
| 28 | \$3,483.00 | \$3,758.00 | 54 | \$48,071.00 | \$48,071.00 |
| 29 | \$3,963.00 | \$4,214.00 | 55 | \$52,511.00 | \$52,511.00 |
| 30 | \$4,447.00 | \$4,694.00 | 56 | \$57,104.00 | \$57,104.00 |
| 31 | \$4,920.00 | \$5,198.00 | 57 | \$61,355.00 | \$61,355.00 |
| 32 | \$5,342.00 | \$5,711.00 | 58 | \$65,750.00 | \$65,750.00 |
| 33 | \$5,720.00 | \$6,230.00 | 59 | \$70,349.00 | \$70,349.00 |
| 34 | \$6,127.00 | \$6,791.00 | 60 | \$75,182.00 | \$75,182.00 |
| 35 | \$6,559.00 | \$7,364.00 | | | |

Premiums payable other than annually are computed by multiplying the applicable annual premium by the premium percentages shown below.

| Premium Interval | Premium Percentage |
|-----------------------------------|--------------------|
| Semi-annual | 52.00% |
| Quarterly | 26.50% |
| Monthly (Pre-authorized checking) | 8.75% |

SERFF Tracking Number: AMGN-126197829 State: Arkansas
Filing Company: American General Life Insurance Company State Tracking Number: 42705
Company Tracking Number: SATRF410
TOI: L04I Individual Life - Term Sub-TOI: L04I.103 Renewable - Single Life -
Fixed/Indeterminate Premium
Product Name: SAT Rate File 09
Project Name/Number: /

Supporting Document Schedules

| | | Item Status: | Status Date: |
|-------------------------|----------------------|--------------|-----------------|
| Bypassed - Item: | Flesch Certification | | |
| Bypass Reason: | n/a | | |
| Comments: | | | |
| | | Item Status: | Status Date: |
| Bypassed - Item: | Application | | |
| Bypass Reason: | n/a | | |
| Comments: | | | |